

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

**JANICE SCOTT,**

**Plaintiff,**

**VS.**

**THE CHARTER OAK FIRE  
INSURANCE COMPANY,**

**Defendant.**

**CIVIL ACTION FILE NO.:  
1:20-cv-4420-TWT**

**AFFIDAVIT OF JEFFREY TEITELBAUM**

I, Jeffrey Teitelbaum, personally appeared before the undersigned officer,  
duly deposes and states the following:

1.

My name is Jeffrey Teitelbaum, I am over the age of eighteen years old, I am of sound mind, and I have personal knowledge of the matters set forth in the affidavit in connection with the above-styled action.

2.

From May 2018 to August 2019, I was a Claim Professional, and I investigated and adjusted claims filed with The Charter Oak Fire Insurance Company.

3.

I was the Claims Professional assigned to the insurance claim filed by Plaintiff Janice Scott for the property located at 1590 Foote Street NE, Atlanta, GA 30307 (the “Property”) relating to the water/mold damage to the Property (the “Loss”) that she claimed occurred on or about September 28, 2018, and thus have personal knowledge concerning the same.

4.

I inspected the property on October 4, 2018 and observed damages in the bathroom, utility closet, and mold in the crawl space as well as under the toilet that appeared to be long term. At that time, it was my opinion that because there was dark black rotting wood and significant mold growth, the water had been leaking for some time.

5.

Following the inspection, Charter Oak informed Plaintiff in a letter dated October 12, 2018, that her policy did not cover continuous or repeated seepage or leakage of water, and therefore her claim was being denied. A true and correct copy of that letter is attached hereto as Exhibit 1.

6.

When Plaintiff disagreed with the October 12, 2018 decision, Charter Oak requested Emergency Water & Fire Restorations, Inc. (“EWFR”) inspect the Property, and that inspection was held on October 16, 2018. After Charter Oak received a report from (“EWFR”) on October 18, 2018 advising that the Loss was not long term or continuous, I spoke with Plaintiff on or about October 30, 2018 to advise that she would be provided coverage based on EWFR’s report.

7.

I sent Plaintiff a letter dated November 9, 2018 stating that coverage would be provided in the amount of \$5,178.61. A true and correct copy of that letter and the accompanying estimate is attached hereto as Exhibit 2.

8.

On November 28, 2018, Charter Oak received a \$26,665.54 estimate from ServPro of North Atlanta Buckhead, hired by Plaintiff, for mold remediation and repairs to the Property.

9.

Following receipt of the ServPro estimate, my manager Justin Barber and I inspected the Property with Plaintiff on November 30, 2018 to determine why there was such a large discrepancy.

10.

Based on our inspection, we concluded that the leak was long term and sent a letter to Plaintiff dated December 13, 2018 honoring the prior estimate in the amount of \$5,178.66 but denying further coverage. A true and correct copy of that letter is attached hereto as Exhibit 3.

11.

On or about January 8, 2019, Bruce Fredrics, Plaintiff's appraiser contacted Charter Oak advising that Plaintiff retained him, and Plaintiff demanded an appraisal because the parties had not agreed on an "Amount of Loss".

12.

On January 28, 2019, Justin Barber responded to Fredrics' demand for appraisal. Charter Oak stated that appraisal was premature because there was no dispute as to the cost to repair the damage included in Charter Oak's estimate. Charter Oak requested that Fredrics provide an estimate for the scope of work Plaintiff was asking to be covered if Plaintiff claimed there was a discrepancy in the amount of the repairs associated with the covered damages. A true and correct copy of that letter is attached hereto as Exhibit 4.

13.

Without an estimate as to the cost to repair the covered damage, Charter Oak could not evaluate if a dispute did exist as to repairing the damage.

14.

On or about February 5, 2019, Fredrics submitted an estimate to Charter Oak representing that that cost to repair the loss damage was \$118,637.13. A true and correct copy of that estimate is attached hereto as Exhibit 5.

15.

Due to the discrepancies that existed in the estimate from Plaintiff's public adjuster as compared to Charter Oak's estimate, Charter Oak retained Michael

Cannon, a senior industrial hygienist with Forcon International, to investigate the number of water leaks, the source of the water leaks, and the cause of the water/mold damage to the Property.

16.

Mr. Cannon was an independent consultant with whom I had never before worked.

17.

After reviewing Mr. Cannon's report, and in conjunction with the rest of Charter Oak's investigation, I determined the Policy did not provide coverage for the Loss after all because the damage was long term, continuous, or repeated seepage or leakage of water throughout many portions of the Property, which was excluded under the terms of the Policy.

18.

I sent Plaintiff a letter denying any further coverage requested on this claim and explaining the reason for such denial of coverage dated March 26, 2019. A true and correct copy of that letter is attached hereto as Exhibit 6.


19.

On June 24, 2019, Plaintiff through her attorney sent Charter Oak a 60-day bad faith demand letter pursuant to O.C.G.A. § 33-4-6.

FURTHER AFFIANT SAYETH NOT.

This 26 day of October, 2021.

  
Jeffrey Teitelbaum

Sworn to before me this  
26<sup>th</sup> day of October, 2021  
  
Notary Public  
My Commission Expires: 07-19-2024



The Charter Oak Fire Insurance Company  
Po Box 430  
Buffalo, NY 14240-0430

**Exhibit 1**

10/12/2018

**Janice Scott**  
**1590 Foote St Ne**  
**Atlanta GA 30307**

**Insured:** Janice Scott  
**Claim Number:** H9L5871  
**Policy Number:** 0CJP39-982221530-633-1  
**Date of Loss:** 09/29/2018  
**Loss Location:** 1590 Foote St Ne Atlanta GA

Dear Janice Scott,

I am following up on our recent conversation about your claim. As we discussed, after researching this claim, Travelers Insurance determined that your policy does not cover continuous or repeated seepage or leakage of water. The reasons for this determination are outlined below.

You presented a claim for water damage. We inspected the damages with Janice Scott on 10/04/2018. Our research found there was long term, continuous, or repeated seepage, or leakage of water damage present. This was determined due to the rotting of the wood present in the crawl space under the bathroom area where the leak is present.. Since there is long term water leakage present, your policy does not provide coverage.

As a reference, I have provided the following section of your policy, (Section 1, Perils Insured Against, C. WE DO NOT COVER: 6. Found on pages 7 and 8), which explains that this type of loss is not covered:

Section 1-Perils Insured Against

COVERAGE A DWELLING AND - COVERAGE B  
OTHER STRUCTURES

We insure against risks of direct physical loss to  
property described in COVERAGE A and B, EXCEPT:

**C. WE DO NOT COVER:**

6.CONTINUOUS OR REPEATED SEEPAGE  
OR LEAKAGE OF WATER OR STEAM  
OVER A PERIOD OF TIME, WEEKS,  
MONTHS OR YEARS, FROM WITHIN A  
PLUMBING, DRAINAGE, HEATING, AIR  
CONDITIONING SYSTEM OR AUTOMATIC  
FIRE PROTECTIVE SPRINKLER SYSTEM  
OR FROM WITHIN A HOUSEHOLD APPLIANCE;

This decision is based on the information and documentation we received during our research of



this claim. If you are aware of any new or different information or documentation that might lead us to reconsider our decision, please contact me immediately.

Your policy may have other terms, conditions and exclusions that apply to this claim. We do not waive any rights, including our right to deny coverage, for any other valid reason under the policy or at law.

Please review the Suit Against Us condition of your policy as it contains important information about the period of time in which you may bring legal action.

If you have any questions, please contact me at (470)629-3915 or JTEITELB@travelers.com.

Sincerely,

Jeffrey Teitelbaum  
Claim Professional  
Direct: (470)629-3915  
Office: (800)238-6214 Ext. 629-3915  
Fax: (866)680-3951  
Email: JTEITELB@travelers.com

The Charter Oak Fire Insurance Company  
Po Box 430  
Buffalo, NY 14240-0430

11/09/2018

**Janice Scott**  
**1590 Foote St Ne**  
**Atlanta GA 30307**

**Insured:** Janice Scott  
**Claim Number:** H9L5871  
**Policy Number:** 0CJP39-982221530-633-1  
**Date of Loss:** 09/29/2018  
**Loss Location:** 1590 Foote St Ne Atlanta GA

Dear Janice Scott,

I am following up on our recent conversation about the damage to your property. I have provided a summary of your payment calculation below.

Please review the estimate provided. Should you or your contractor have questions about any portion of the estimate, please contact me before beginning any repairs.

Full Cost of Repair or Replacement:	\$6,004.18
Minus Recoverable Depreciation:	- \$325.57
Minus Non-Recoverable Depreciation:	- \$0
Actual Cash Value:	\$5,678.61
Minus Deductible:	- \$500.00
Minus Prior Payments:	- \$0
Payment:	\$5,178.61

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of your damage, or for the actual cash value of the lost or destroyed item(s), immediately prior to the loss or damage. To determine actual cash value, we estimate the replacement cost and then, if appropriate, take a deduction for depreciation.

Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, we consider factors such as the property's age and condition immediately prior to the loss or damage.

Your initial payment is based on the actual cash value of your items. You may receive additional payment(s) once you repair and/or replace the damaged items and provide us with documentation (i.e., invoices or cancelled checks). Please mail, email or fax those documents to me when they are available. As stated in your policy, you will need to notify us within 180 days of the loss. Also, it may be necessary for us to review your completed repairs prior to releasing the additional payment for recoverable depreciation.

As we discussed, the State of Georgia requires us to determine if you are entitled to an additional payment to compensate you for a diminution in the value of your property due to the covered damage. We have reviewed the facts of your loss, including the nature and the extent of the covered damage, and we believe that any loss in the value of your property due to the covered damage would be remedied by repair/replacement of the damaged property.

Accordingly, your loss settlement will be as set forth in our replacement cost/actual cash value estimate. No additional payment is due for diminution in the value of your property.

If you have any questions, please contact me at (470)629-3915 or JTEITELB@travelers.com.

Sincerely,

Jeffrey Teitelbaum  
Claim Professional  
Direct: (470)629-3915  
Office: (800)238-6214 Ext. 629-3915  
Fax: (866)680-3951  
Email: JTEITELB@travelers.com

Customer: JANICE SCOTT  
Property: 1590 FOOTE ST NE  
ATLANTA, GA 30307  
Home: 1590 FOOTE ST NE  
ATLANTA, GA 30307

Home: (404) 371-8990

Claim Rep.: Jeffrey Teitelbaum  
Company: THE CHARTER OAK FIRE INSURANCE COMPANY

Business: (470) 629-3915

**Claim Number:** H9L5871001H

**Policy Number:** 0CJP39982221530633 1

**Type of Loss:** WATER DAMAGE - NON-  
WEATHER RELATED

**Date of Loss:** 9/29/2018

**Date Completed:** 11/6/2018 3:26 PM

**Price List:** GAAT8X\_OCT18

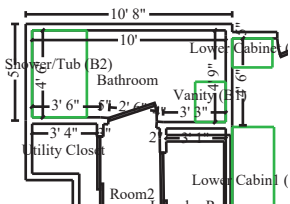
Coverage	Deductible	Policy Limit
Dwelling	\$500.00	\$127,000.00
Other Structures	\$0.00	\$12,700.00

## JANICE\_SCOTT

## Main Level

## Main Level

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>						
1. Haul debris - per pickup truck load - including dump fees	1.00	EA	145.30	0.00	145.30	(0.00) 145.30
<b>Dwelling Totals:</b>			<b>0.00</b>	<b>145.30</b>		<b>145.30</b>
<b>Total: Main Level</b>			<b>0.00</b>	<b>145.30</b>	<b>0.00</b>	<b>145.30</b>



## Bathroom

Height: 8'

234.38 SF Walls	46.29 SF Ceiling
280.67 SF Walls & Ceiling	30.24 SF Floor
3.36 SY Flooring	29.30 LF Floor Perimeter
29.30 LF Ceil. Perimeter	

## Door

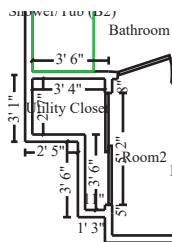
2' 6" X 6' 8"

Opens into ROOM2

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>						
9. Tear out baseboard	29.30	LF	0.37	0.00	10.84	(0.00) 10.84
*****REBUILD*****						
10. Underlayment - 1/2" OSB	16.00	SF	1.20	0.74	19.94	(0.39) 19.55
11. Vinyl floor covering (sheet goods)	43.17	SF	2.38	5.66	108.40	(6.50) 101.90
12. Sink - single - Reset	1.00	EA	84.34	0.00	84.34	(0.00) 84.34
13. Vanity	2.08	LF	134.65	16.97	297.04	(17.82) 279.22
14. Contents - move out then reset	1.00	EA	45.37	0.00	45.37	(0.00) 45.37
15. Toilet - Reset	1.00	EA	139.91	0.45	140.36	(0.00) 140.36
16. Baseboard - 2 1/4"	29.30	LF	2.30	1.78	69.17	(1.39) 67.78
17. Seal & paint baseboard - two coats	29.30	LF	1.27	0.23	37.44	(7.49) 29.95

**CONTINUED - Bathroom**

DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
18. Base shoe	29.30	LF	1.13	0.98	34.09	(0.68)	33.41
19. Seal & paint base shoe or quarter round	29.30	LF	0.68	0.21	20.13	(4.02)	16.11
20. Interior door - Detach & reset - slab only	1.00	EA	18.01	0.00	18.01	(0.00)	18.01
<b>DWELLING - WATER MITIGATION</b>							
2. Tear out non-salvageable vinyl, cut & bag for disposal	30.24	SF	1.07	0.14	32.50	(0.00)	32.50
3. Tear out non-salv underlayment & bag for disposal	16.00	SF	1.18	0.09	18.97	(0.00)	18.97
4. Air mover (per 24 hour period) - No monitoring	6.00	EA	28.50	0.00	171.00	(0.00)	171.00
5. Toilet - Detach	1.00	EA	36.18	0.00	36.18	(0.00)	36.18
6. Tear out cabinetry - vanity	2.08	LF	6.71	0.00	13.96	(0.00)	13.96
7. Sink - single bowl - Detach	1.00	EA	21.83	0.00	21.83	(0.00)	21.83
8. Tear out trim	29.30	LF	0.37	0.00	10.84	(0.00)	10.84
<b>Dwelling Totals:</b>				<b>27.02</b>	<b>885.13</b>	<b>(38.29)</b>	<b>846.84</b>
<b>Dwelling - Water Mitigation Totals:</b>				<b>0.23</b>	<b>305.28</b>		<b>305.28</b>
<b>Totals: Bathroom</b>				<b>27.25</b>	<b>1,190.41</b>	<b>38.29</b>	<b>1,152.12</b>

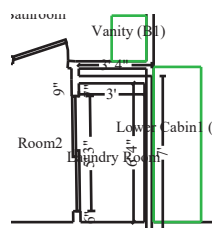
**Utility Closet****Height: 8'**

116.39 SF Walls	11.87 SF Ceiling
128.26 SF Walls & Ceiling	11.87 SF Floor
1.32 SY Flooring	13.69 LF Floor Perimeter
18.85 LF Ceil. Perimeter	

<b>Door</b>	<b>5' 2" X 6' 8"</b>	<b>Opens into ROOM2</b>					
DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
<b>DWELLING</b>							
24. Tear out trim	13.69	LF	0.37	0.00	5.07	(0.00)	5.07
*****REBUILD*****							
25. Vinyl floor covering (sheet goods)	30.00	SF	2.38	3.94	75.34	(45.20)	30.14
26. Contents - move out then reset	1.00	EA	45.37	0.00	45.37	(0.00)	45.37
27. 1/2" drywall - hung, taped, floated, ready for paint	8.00	SF	1.81	0.33	14.81	(2.97)	11.84
28. Seal/prime then paint the surface area (2 coats)	8.00	SF	0.82	0.10	6.66	(5.99)	0.67
29. Paint part of the walls - one coat	108.39	SF	0.56	0.95	61.65	(55.49)	6.16
30. Water heater - Detach & reset	1.00	EA	511.11	0.00	511.11	(0.00)	511.11
31. Quarter round - 3/4"	13.69	LF	1.27	0.59	17.98	(3.60)	14.38
32. Seal & paint base shoe or quarter round	13.69	LF	0.68	0.10	9.41	(8.47)	0.94
33. Paint baseboard - one coat	13.69	LF	0.80	0.08	11.03	(9.93)	1.10

## CONTINUED - Utility Closet

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV	
<u>DWELLING - WATER MITIGATION</u>							
21. Air mover (per 24 hour period) - No monitoring	3.00	EA	28.50	0.00	85.50	(0.00)	85.50
22. Tear out wet drywall, no bagging	8.00	SF	0.55	0.00	4.40	(0.00)	4.40
23. Tear out non-salvageable vinyl, cut & bag for disposal	11.87	SF	1.07	0.06	12.76	(0.00)	12.76
<b>Dwelling Totals:</b>			<b>6.09</b>	<b>758.43</b>	<b>(131.65)</b>	<b>626.78</b>	
<b>Dwelling - Water Mitigation Totals:</b>			<b>0.06</b>	<b>102.66</b>		<b>102.66</b>	
<b>Totals: Utility Closet</b>			<b>6.15</b>	<b>861.09</b>	<b>131.65</b>	<b>729.44</b>	

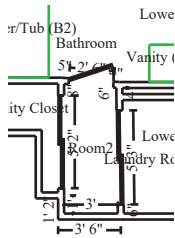


## Laundry Room

Height: 8'

113.67 SF Walls	18.74 SF Ceiling
132.41 SF Walls & Ceiling	18.74 SF Floor
2.08 SY Flooring	13.33 LF Floor Perimeter
18.58 LF Ceil. Perimeter	

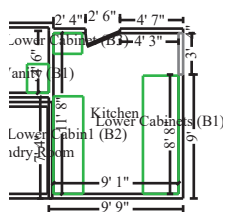
Door	5' 3" X 6' 8"			Opens into ROOM2			
DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>							
36. Tear out trim and bag for disposal - up to Cat 3 *****REBUILD*****	13.33	LF	0.72	0.17	9.77	(0.00)	9.77
37. Vinyl floor covering (sheet goods)	36.92	SF	2.38	4.84	92.71	(55.62)	37.09
38. Contents - move out then reset	1.00	EA	45.37	0.00	45.37	(0.00)	45.37
39. Dryer - Remove & reset	1.00	EA	24.62	0.00	24.62	(0.00)	24.62
40. Detach & Reset Washer/Washing Machine - Top-loading	1.00	EA	27.35	0.00	27.35	(0.00)	27.35
41. Quarter round - 3/4"	13.33	LF	1.27	0.58	17.51	(3.51)	14.00
42. Seal & paint base shoe or quarter round	13.33	LF	0.68	0.10	9.16	(8.24)	0.92
43. Paint baseboard - one coat	13.33	LF	0.80	0.07	10.73	(9.65)	1.08
<u>DWELLING - WATER MITIGATION</u>							
34. Tear out non-salvageable vinyl, cut & bag for disposal	18.74	SF	1.07	0.09	20.14	(0.00)	20.14
35. Air mover (per 24 hour period) - No monitoring	3.00	EA	28.50	0.00	85.50	(0.00)	85.50
<b>Dwelling Totals:</b>				<b>5.76</b>	<b>237.22</b>	<b>(77.02)</b>	<b>160.20</b>
<b>Dwelling - Water Mitigation Totals:</b>				<b>0.09</b>	<b>105.64</b>		<b>105.64</b>
<b>Totals: Laundry Room</b>				<b>5.85</b>	<b>342.86</b>	<b>77.02</b>	<b>265.84</b>

**Room2****Height: 8'**

91.98 SF Walls	21.07 SF Ceiling
113.06 SF Walls & Ceiling	21.07 SF Floor
2.34 SY Flooring	9.76 LF Floor Perimeter
20.18 LF Ceil. Perimeter	

<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into BATHROOM</b>
<b>Door</b>	<b>5' 2" X 6' 8"</b>	<b>Opens into UTILITY_CLOS</b>
<b>Door</b>	<b>5' 3" X 6' 8"</b>	<b>Opens into LAUNDRY_ROOM</b>

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<b>DWELLING</b>						
47. Tear out trim and bag for disposal - up to Cat 3 *****REBUILD*****	3.00	LF	0.72	0.04	2.20	(0.00) 2.20
48. Vinyl floor covering (sheet goods)	39.00	SF	2.38	5.12	97.94	(5.88) 92.06
49. Bifold door - (2 slabs only) - Single - Detach & reset	2.00	EA	14.41	0.00	28.82	(0.00) 28.82
50. Quarter round - 3/4"	3.00	LF	1.27	0.13	3.94	(0.08) 3.86
51. Seal & paint base shoe or quarter round	3.00	LF	0.68	0.02	2.06	(0.41) 1.65
52. Paint baseboard - one coat	3.00	LF	0.80	0.02	2.42	(0.48) 1.94
<b>DWELLING - WATER MITIGATION</b>						
44. Tear out non-salvageable vinyl, cut & bag for disposal	21.07	SF	1.07	0.10	22.64	(0.00) 22.64
45. Air mover (per 24 hour period) - No monitoring	3.00	EA	28.50	0.00	85.50	(0.00) 85.50
46. Dehumidifier (per 24 hour period) - Large - No monitoring	3.00	EA	73.00	0.00	219.00	(0.00) 219.00
<b>Dwelling Totals:</b>			<b>5.33</b>	<b>137.38</b>	<b>(6.85)</b>	<b>130.53</b>
<b>Dwelling - Water Mitigation Totals:</b>			<b>0.10</b>	<b>327.14</b>		<b>327.14</b>
<b>Totals: Room2</b>			<b>5.43</b>	<b>464.52</b>	<b>6.85</b>	<b>457.67</b>

**Kitchen****Height: 8'**

332.00 SF Walls	105.97 SF Ceiling
437.97 SF Walls & Ceiling	105.97 SF Floor
11.77 SY Flooring	41.50 LF Floor Perimeter
41.50 LF Ceil. Perimeter	

<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Missing Wall - Goes to Floor</b>	<b>3' X 6' 8"</b>	<b>Opens into Exterior</b>

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<b>DWELLING</b>						
57. Tear out trim and bag for disposal - up to Cat 3	41.50	LF	0.72	0.53	30.41	(0.00) 30.41

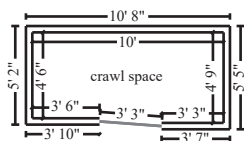
11/6/2018

Page: 5



**CONTINUED - Kitchen**

DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
*****REBUILD*****							
58. Cabinetry - lower (base) units	2.00	LF	153.30	19.30	325.90	(19.56)	306.34
59. Countertop - flat laid plastic laminate	2.00	LF	37.27	4.16	78.70	(15.74)	62.96
60. Vinyl floor covering (sheet goods)	123.25	SF	2.38	16.17	309.51	(18.57)	290.94
61. Quarter round - 3/4"	41.50	LF	1.27	1.79	54.50	(1.09)	53.41
62. Seal & paint trim - two coats	41.50	LF	1.21	0.33	50.55	(10.11)	40.44
63. Paint baseboard - one coat	41.50	LF	0.80	0.23	33.43	(6.69)	26.74
64. Refrigerator - Remove & reset	1.00	EA	32.82	0.00	32.82	(0.00)	32.82
65. Range - electric - Remove & reset	1.00	EA	32.82	0.00	32.82	(0.00)	32.82
66. Contents - move out then reset	1.00	EA	45.37	0.00	45.37	(0.00)	45.37
67. Freezer - Remove & reset	1.00	EA	50.21	0.00	50.21	(0.00)	50.21
<b>DWELLING - WATER MITIGATION</b>							
53. Tear out cabinetry - lower (base) units	2.00	LF	6.71	0.00	13.42	(0.00)	13.42
54. Tear out non-salvageable vinyl, cut & bag for disposal	105.97	SF	1.07	0.51	113.90	(0.00)	113.90
55. Air mover (per 24 hour period) - No monitoring	6.00	EA	28.50	0.00	171.00	(0.00)	171.00
56. Dehumidifier (per 24 hour period) - No monitoring	3.00	EA	52.50	0.00	157.50	(0.00)	157.50
<b>Dwelling Totals:</b>				<b>42.51</b>	<b>1,044.22</b>	<b>(71.76)</b>	<b>972.46</b>
<b>Dwelling - Water Mitigation Totals:</b>				<b>0.51</b>	<b>455.82</b>		<b>455.82</b>
<b>Totals: Kitchen</b>				<b>43.02</b>	<b>1,500.04</b>	<b>71.76</b>	<b>1,428.28</b>

**crawl space****Height: 4'**

104.15 SF Walls	46.83 SF Ceiling
150.98 SF Walls & Ceiling	46.83 SF Floor
5.20 SY Flooring	26.04 LF Floor Perimeter
26.04 LF Ceil. Perimeter	

**Missing Wall****3' 3 1/8" X 4'****Opens into Exterior**

DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
<b>DWELLING</b>							
68. Add for personal protective equipment (hazardous cleanup)	18.00	EA	7.71	10.51	149.29	(0.00)	149.29
69. Respirator - Full face - multi-purpose resp. (per day)	9.00	DA	7.61	0.00	68.49	(0.00)	68.49
70. Respirator cartridge - HEPA only (per pair)	9.00	EA	9.99	7.19	97.10	(0.00)	97.10
71. Negative air fan/Air scrubber (24 hr period) - No monit.	3.00	DA	71.54	0.00	214.62	(0.00)	214.62
72. Add for HEPA filter (for negative air exhaust fan)	1.00	EA	184.16	14.00	198.16	(0.00)	198.16

11/6/2018

Page: 6

**CONTINUED - crawl space**

DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
73. Equipment decontamination charge - per piece of equipment	1.00	EA	25.99	0.29	26.28	(0.00)	26.28
74. Containment Barrier/Airlock/Decon. Chamber	104.15	SF	0.62	0.58	65.15	(0.00)	65.15
75. Sand exposed framing - Floor	46.83	SF	3.38	0.08	158.37	(0.00)	158.37
76. HEPA Vacuuming - Detailed - (PER SF)	46.83	SF	0.52	0.00	24.35	(0.00)	24.35
77. Apply anti-microbial agent to the ceiling	46.83	SF	0.20	0.11	9.48	(0.00)	9.48
78. Equipment setup, take down, and monitoring (hourly charge)	4.00	HR	44.64	0.00	178.56	(0.00)	178.56
<b>Dwelling Totals:</b>				<b>32.76</b>	<b>1,189.85</b>		<b>1,189.85</b>
<b>Totals: crawl space</b>				<b>32.76</b>	<b>1,189.85</b>	<b>0.00</b>	<b>1,189.85</b>
<b>Area Dwelling Total:</b>				<b>119.47</b>	<b>4,397.53</b>	<b>(325.57)</b>	<b>4,071.96</b>
<b>Area Dwelling - Water Mitigation Total:</b>				<b>0.99</b>	<b>1,296.54</b>		<b>1,296.54</b>
<b>Totals: Main Level</b>				<b>120.46</b>	<b>5,694.07</b>	<b>325.57</b>	<b>5,368.50</b>

**Labor Minimums Applied**

DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
<u>DWELLING</u>							
79. Cabinetry labor minimum	1.00	EA	13.12	0.00	13.12	(0.00)	13.12
80. Finish carpentry labor minimum	1.00	EA	5.32	0.00	5.32	(0.00)	5.32
81. Drywall labor minimum	1.00	EA	291.67	0.00	291.67	(0.00)	291.67
<b>Dwelling Totals:</b>				<b>0.00</b>	<b>310.11</b>		<b>310.11</b>
<b>Totals: Labor Minimums Applied</b>				<b>0.00</b>	<b>310.11</b>	<b>0.00</b>	<b>310.11</b>
<b>Area Dwelling Total:</b>				<b>119.47</b>	<b>4,707.64</b>	<b>(325.57)</b>	<b>4,382.07</b>
<b>Area Dwelling - Water Mitigation Total:</b>				<b>0.99</b>	<b>1,296.54</b>		<b>1,296.54</b>
<b>Line Item Totals: JANICE_SCOTT</b>				<b>120.46</b>	<b>6,004.18</b>	<b>325.57</b>	<b>5,678.61</b>

**Grand Total Areas:**

992.58 SF Walls	250.77 SF Ceiling	1,243.35 SF Walls and Ceiling
234.72 SF Floor	26.08 SY Flooring	133.62 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	154.45 LF Ceil. Perimeter
234.72 Floor Area	296.23 Total Area	992.58 Interior Wall Area
841.03 Exterior Wall Area	119.02 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	4,707.64	78.41%	4,382.07	77.17%
Dwelling - Water Mitigation	1,296.54	21.59%	1,296.54	22.83%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	6,004.18	100.00%	5,678.61	100.00%

---

**Summary for  
Dwelling**

**Summary for All Items**

Line Item Total	4,588.17
Material Sales Tax	119.47
<b>Replacement Cost Value</b>	<b>\$4,707.64</b>
Less Depreciation	(325.57)
<b>Actual Cash Value</b>	<b>\$4,382.07</b>
Less Deductible	(500.00)
<b>Net Claim</b>	<b>\$3,882.07</b>
Total Depreciation	325.57
Total Recoverable Depreciation	325.57
<b>Net Claim if Depreciation is Recovered</b>	<b>\$4,207.64</b>

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Jeffrey Teitelbaum

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**Summary for  
Dwelling - Water Mitigation**

**Summary for All Items**

Line Item Total	1,295.55
Material Sales Tax	0.99
<b>Replacement Cost Value</b>	<b>\$1,296.54</b>
<b>Actual Cash Value</b>	<b>\$1,296.54</b>
<b>Net Claim</b>	<b>\$1,296.54</b>

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Jeffrey Teitelbaum

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**Recap of Taxes**

	<b>Material Sales Tax (8%)</b>	<b>Storage Rental Tax (8%)</b>	<b>Local Food Tax (4%)</b>
<b>Line Items</b>	120.46	0.00	0.00
<b>Total</b>	<b>120.46</b>	<b>0.00</b>	<b>0.00</b>

### Recap by Room

Estimate: JANICE\_SCOTT

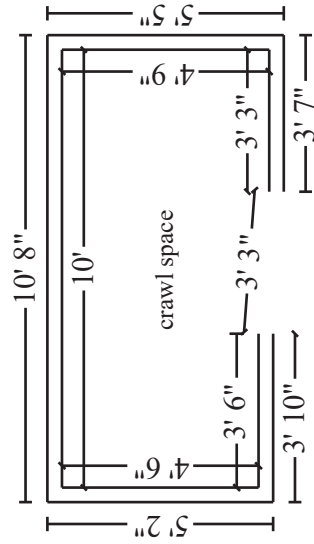
<b>Area: Main Level</b>		<b>145.30</b>	<b>2.47%</b>
Coverage: Dwelling	100.00% =	145.30	
<b>Bathroom</b>		<b>1,163.16</b>	<b>19.77%</b>
Coverage: Dwelling	73.77% =	858.11	
Coverage: Dwelling - Water Mitigation	26.23% =	305.05	
<b>Utility Closet</b>		<b>854.94</b>	<b>14.53%</b>
Coverage: Dwelling	88.00% =	752.34	
Coverage: Dwelling - Water Mitigation	12.00% =	102.60	
<b>Laundry Room</b>		<b>337.01</b>	<b>5.73%</b>
Coverage: Dwelling	68.68% =	231.46	
Coverage: Dwelling - Water Mitigation	31.32% =	105.55	
<b>Room2</b>		<b>459.09</b>	<b>7.80%</b>
Coverage: Dwelling	28.76% =	132.05	
Coverage: Dwelling - Water Mitigation	71.24% =	327.04	
<b>Kitchen</b>		<b>1,457.02</b>	<b>24.76%</b>
Coverage: Dwelling	68.75% =	1,001.71	
Coverage: Dwelling - Water Mitigation	31.25% =	455.31	
<b>crawl space</b>		<b>1,157.09</b>	<b>19.67%</b>
Coverage: Dwelling	100.00% =	1,157.09	
<hr/>		<hr/>	
<b>Area Subtotal: Main Level</b>		<b>5,573.61</b>	<b>94.73%</b>
Coverage: Dwelling	76.76% =	4,278.06	
Coverage: Dwelling - Water Mitigation	23.24% =	1,295.55	
<b>Labor Minimums Applied</b>		<b>310.11</b>	<b>5.27%</b>
Coverage: Dwelling	100.00% =	310.11	
<hr/>		<hr/>	
<b>Subtotal of Areas</b>		<b>5,883.72</b>	<b>100.00%</b>
Coverage: Dwelling	77.98% =	4,588.17	
Coverage: Dwelling - Water Mitigation	22.02% =	1,295.55	
<hr/>		<hr/>	
<b>Total</b>		<b>5,883.72</b>	<b>100.00%</b>

### Recap by Category with Depreciation

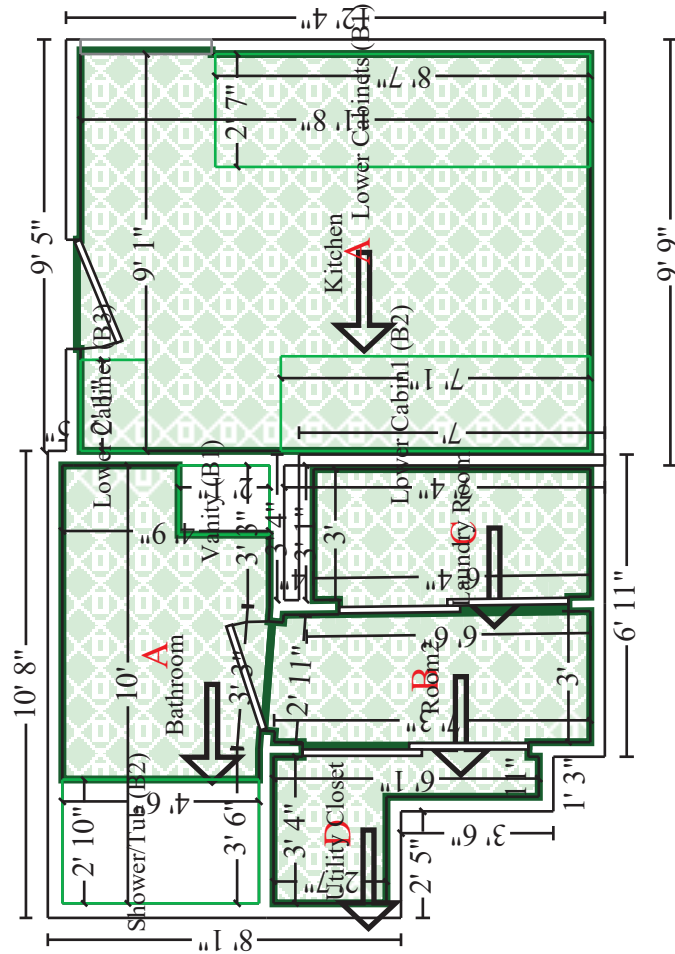
Items			RCV	Deprec.	ACV
<b>APPLIANCES</b>			<b>167.82</b>		<b>167.82</b>
Coverage: Dwelling	@	100.00% =	167.82		
<b>CABINETRY</b>			<b>674.33</b>	<b>50.11</b>	<b>624.22</b>
Coverage: Dwelling	@	100.00% =	674.33		
<b>CONTENT MANIPULATION</b>			<b>181.48</b>		<b>181.48</b>
Coverage: Dwelling	@	100.00% =	181.48		
<b>GENERAL DEMOLITION</b>			<b>465.39</b>		<b>465.39</b>
Coverage: Dwelling	@	43.59% =	202.85		
Coverage: Dwelling - Water Mitigation	@	56.41% =	262.54		
<b>DOORS</b>			<b>46.83</b>		<b>46.83</b>
Coverage: Dwelling	@	100.00% =	46.83		
<b>DRYWALL</b>			<b>306.15</b>	<b>2.90</b>	<b>303.25</b>
Coverage: Dwelling	@	100.00% =	306.15		
<b>FLOOR COVERING - VINYL</b>			<b>667.37</b>	<b>125.27</b>	<b>542.10</b>
Coverage: Dwelling	@	100.00% =	667.37		
<b>FINISH CARPENTRY / TRIMWORK</b>			<b>196.66</b>	<b>10.01</b>	<b>186.65</b>
Coverage: Dwelling	@	100.00% =	196.66		
<b>PLUMBING</b>			<b>735.36</b>		<b>735.36</b>
Coverage: Dwelling	@	100.00% =	735.36		
<b>PAINTING</b>			<b>252.23</b>	<b>125.50</b>	<b>126.73</b>
Coverage: Dwelling	@	100.00% =	252.23		
<b>WATER EXTRACTION &amp; REMEDIATION</b>			<b>2,190.10</b>		<b>2,190.10</b>
Coverage: Dwelling	@	52.83% =	1,157.09		
Coverage: Dwelling - Water Mitigation	@	47.17% =	1,033.01		
<b>Subtotal</b>			<b>5,883.72</b>	<b>313.79</b>	<b>5,569.93</b>
<b>Material Sales Tax</b>			<b>120.46</b>	<b>11.78</b>	<b>108.68</b>
Coverage: Dwelling	@	99.18% =	119.47		
Coverage: Dwelling - Water Mitigation	@	0.82% =	0.99		
<b>Total</b>			<b>6,004.18</b>	<b>325.57</b>	<b>5,678.61</b>



Main Level



Main Level



The Charter Oak Fire Insurance Company  
Po Box 430  
Buffalo, NY 14240-0430

Exhibit 3

12/13/2018

Janice Scott  
1590 Foote St Ne  
Atlanta GA 30307

**Insured:** Janice Scott  
**Claim Number:** H9L5871  
**Policy Number:** 0CJP39-982221530-633-1  
**Date of Loss:** 09/29/2018  
**Loss Location:** 1590 Foote St Ne Atlanta GA

Dear Janice Scott,

I am following up on our recent conversation about the damage to your property. As we discussed, I am providing a summary of your payment calculation and an explanation about the portion of your claim that is not covered under your policy.

#### **PAYMENT CALCULATION:**

Please review the estimate provided. Should you have questions about any portion of the estimate, please contact me before beginning any repairs or replacing any items.

#### **Building Damages:**

Full Cost of Repair or Replacement:	\$6,004.18
Minus Recoverable Depreciation:	- \$325.57
Minus Non-Recoverable Depreciation:	- \$0.00
Actual Cash Value:	\$5,678.61
Minus Deductible:	- \$500.00
Minus Prior Payment(s):	- \$5,178.61
Payment:	\$0.00

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of your damage, or for the actual cash value of the lost or destroyed item(s), immediately prior to the loss or damage. To determine actual cash value, we estimate the replacement cost and then, if appropriate, take a deduction for depreciation.

Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, we consider factors such as the property's age and condition immediately prior to the loss or damage.

Your initial payment is based on the actual cash value of your items. You may receive additional payment(s) once you repair and/or replace the damaged items and provide us with documentation (i.e., invoices or cancelled checks). Please mail, email or fax those documents to me when they are available. As stated in your policy, you will need to notify us within 180 days of the loss. Also, it may be necessary for us to review your completed repairs prior to releasing the additional payment for recoverable depreciation.

As we discussed, the State of Georgia requires us to determine if you are entitled to an additional payment to compensate you for a diminution in the value of your property due to the covered damage. We have reviewed the facts of your loss, including the nature and the extent of the covered damage, and we believe that any loss in the value of your property due to the covered damage would be remedied by repair/replacement of the damaged property. Accordingly, your loss settlement will be as set forth in our replacement cost/actual cash value estimate. No additional payment is due for diminution in the value of your property.

## **EXPLANATION OF NON-COVERED PORTION**

As we discussed, after researching this claim, The Charter Oak Fire Insurance Company determined that your policy does not cover long term water leaks. The reasons for this determination are outlined below.

You presented a claim for water damage. We inspected the damages with Janice Scott on 11/30/2018. Our research found there to be several areas of the home with long term water damage. This was determined by the amount of rotted wood and water damaged portions of your home. Per ServPro, water was located throughout the home's subfloor, which indicates the water has been leaking over a long period of time and has traveled throughout the home. Since the water leaked over a period of time, weeks, months, or years, your policy does not provide coverage.

As a reference, I have provided the following section of your policy, (HO-3 (06/91) Page 8), which explains that this type of loss is not covered:

### **SECTION I - PERILS INSURED AGAINST**

#### **COVERAGE A DWELLING AND - COVERAGE B OTHER STRUCTURES**

We insure against risks of direct physical loss to property described in COVERAGE A and B, EXCEPT:

#### **C. WE DO NOT COVER:**

**6. CONTINUOUS OR REPEATED SEEPAGE  
OR LEAKAGE OF WATER OR STEAM  
OVER A PERIOD OF TIME, WEEKS,  
MONTHS OR YEARS, FROM WITHIN A  
PLUMBING, DRAINAGE, HEATING, AIR  
CONDITIONING SYSTEM OR AUTOMATIC  
FIRE PROTECTIVE SPRINKLER SYSTEM  
OR FROM WITHIN A HOUSEHOLD APPLIANCE**

This decision is based on the information and documentation we received during our research of this claim. If you are aware of any new or different information or documentation that might lead us to reconsider our decision, please contact me immediately.

Your policy may have other terms, conditions and exclusions that apply to this claim. We do not waive any rights, including our right to deny coverage, for any other valid reason under the policy or at law.

Please review the Suit Against Us condition of your policy as it contains important information about the period of time in which you may bring legal action.

If you have any questions, please contact me at (470)629-3915 or JTEITELB@travelers.com.

Sincerely,

Jeffrey Teitelbaum  
Claim Professional  
Direct: (470)629-3915  
Office: (800)238-6214 Ext. 629-3915  
Fax: (866)680-3951  
Email: JTEITELB@travelers.com



The Travelers Companies, Inc  
PO BOX 430  
Buffalo, NY 14240 – 0430

**Justin Barber**  
*Property Claims Unit Manager*  
*Atlanta Claim Service Center*  
*(470) 219-2813*  
*(855) 318-0174 (fax)*

January 28, 2019

Bruce Fredrics  
289 Jonesboro Rd., Ste 436  
McDonough, GA 30253

Re:    Claim Number:                    H9L5871  
       Underwriting Company:        The Charter Oak Fire Insurance Company  
       Policy Number:                 982221530  
       Date of Loss:                     September 29, 2018

Dear Mr. Fredrics:

This letter serves as a follow up to your email dated January 8, 2019 on behalf of The Charter Oak Fire Insurance Company (Travelers) wherein you demanded appraisal on behalf of your client, Janice Scott.

At this time, appraisal is premature. We are not aware of any dispute as to the cost to repair the damage included in the Travelers estimate. No one has submitted an estimate to Travelers regarding the cost to repair to the covered damage outlined in the Travelers estimate. While I understand that you may believe the Travelers estimate is not adequate to repair the covered damage, without an estimate to repair the covered damage Travelers is unable to evaluate what, if any, dispute exists as to repairing the covered damage. If the insured wants to proceed with an appraisal, please provide us with an estimate to repair the covered damage and Travelers will evaluate that estimate to determine whether any changes need to be made to the Travelers estimate.

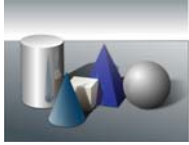
In addition, in your communication you stated that you were the insured's appraiser. The insured has executed a contract with you under which you are the insured's public adjuster. Therefore, you are not qualified to be an independent appraiser for this claim. Without predetermining whether there will be a disagreement once Travelers receives an estimate from the insured, if appraisal is appropriate once Travelers reviews the insured's estimate, the insured will need to provide Travelers with the name of a competent and independent appraiser.

Travelers reserves all rights and defenses to coverage available under the policy and at law, waiving none. Further, nothing in this letter should be construed by you as an acknowledgment or admission that there is any coverage for any claimed damage beyond

that identified by Travelers. Travelers has and will continue to act in good faith. Please contact me if you have any questions.

Sincerely,

Justin Barber  
Travelers Insurance  
(470) 219-2813  
JBBarber@Travelers.com



## Georgia General Contracting Consulting Company

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GGCCC  
289 Jonesboro Rd.  
Ste 436  
McDonough, GA 30253  
4790222-0912

**Exhibit 5**

Insured: Janice Scott  
Property: 1590 Foote St., NE  
Atlanta, GA 30307

Claim Rep.: Travelers

Estimator: Bruce Fredrics, RGA, CGA, AIC, ACS, CCA,  
PCLA, LPCS, HCI, FSRT, WINDP, CMS, WRT,  
AMRT

Company: Certified: CPAU via IAUA, Asbestos - EPA, OSHA  
Title: Master General Adjuster Multi-Line, IICRC, CMR,  
CMS, CC/CL

**Claim Number:** H9L5871001H

**Policy Number:** 0CJP399822215306331

**Type of Loss:** Water/Mold

Date Contacted: 1/2/2019

Date of Loss: 9/29/2018

Date Inspected: 1/2/2019

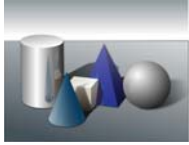
Date Received: 1/2/2019

Date Entered: 2/5/2019

Price List: GAAT7X\_FEB19  
Restoration/Service/Remodel

Estimate: SCOTT-JAN

This estimate is an appraisal only, and it is subject to further adjustments.



## Georgia General Contracting Consulting Company

GGCCC  
289 Jonesboro Rd.  
Ste 436  
McDonough, GA 30253  
4790222-0912

### SCOTT-JAN

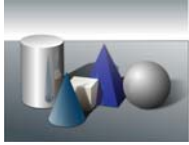
#### Main Level

#### Kitchen

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Large room	1.00 EA @	68.05 =	68.05
Window drapery - hardware - Detach & reset	1.00 EA @	26.88 =	26.88
Range - gas - Remove & reset	1.00 EA @	151.31 =	151.31
Natural gas service line	3.00 LF @	10.50 =	31.50
Clean range - exterior - Heavy	1.00 EA @	35.49 =	35.49
Range hood - Detach & reset	1.00 EA @	76.81 =	76.81
Clean range hood - Heavy	1.00 EA @	19.13 =	19.13
Exterior door - Detach & reset	1.00 EA @	113.54 =	113.54
Door security chain set - Detach & reset	1.00 EA @	8.96 =	8.96
R&R Casing - 2 1/4"	16.00 LF @	2.07 =	33.12
Refrigerator - Remove & reset	1.00 EA @	32.82 =	32.82
Clean refrigerator - exterior	1.00 EA @	14.97 =	14.97
Freezer - Remove & reset	1.00 EA @	50.21 =	50.21
Clean freezer - exterior	1.00 EA @	14.97 =	14.97
Detach & Reset Sink faucet - Kitchen	1.00 EA @	113.26 =	113.26
Sink - double - Detach & reset	1.00 EA @	150.35 =	150.35
Drain/Vent line - ABS or PVC pipe - Detach & reset	2.00 LF @	6.98 =	13.96
P-trap assembly - Detach & reset	1.00 EA @	56.24 =	56.24
Remove Plumbing fixture supply line	2.00 EA @	3.92 =	7.84
(Install) Plumbing fixture supply line	2.00 EA @	12.78 =	25.56
Soap dispenser - Detach & reset	1.00 EA @	11.96 =	11.96
R&R Countertop - flat laid plastic laminate	13.00 LF @	40.62 =	528.06
R&R Backsplash - plastic laminate	13.00 SF @	6.78 =	88.14
Remove Outlet or switch cover	5.00 EA @	0.50 =	2.50
(Install) Outlet or switch cover	5.00 EA @	1.92 =	9.60
Clean outlet or switch	5.00 EA @	2.68 =	13.40
Phone, TV, or speaker outlet - Detach & reset	1.00 EA @	21.46 =	21.46
Clean phone, TV, or speaker outlet	1.00 EA @	2.06 =	2.06
R&R Cabinetry - upper (wall) units	17.50 LF @	118.56 =	2,074.80
R&R Cabinetry - lower (base) units	13.00 LF @	159.10 =	2,068.30
R&R Toe kick - pre-finished wood - 1/2"	13.00 LF @	9.97 =	129.61
R&R Baseboard - 2 1/4"	10.00 LF @	2.63 =	26.30
R&R Base shoe	42.00 LF @	1.26 =	52.92
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	10.00 LF @	1.83 =	18.30
Clean base shoe	42.00 LF @	0.24 =	10.08
Seal & paint base shoe or quarter round	42.00 LF @	0.68 =	28.56



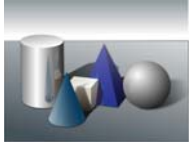


## Georgia General Contracting Consulting Company

GGCCC  
289 Jonesboro Rd.  
Ste 436  
McDonough, GA 30253  
4790222-0912

### CONTINUED - Kitchen

DESCRIPTION	QNTY	UNIT COST	TOTAL
Caulking - silicone	32.00 LF @	2.17 =	69.44
R&R 1/2" drywall - hung, taped, with smooth wall finish	336.00 SF @	2.74 =	920.64
Light fixture - Detach & reset	1.00 EA @	44.31 =	44.31
Clean the walls and ceiling	444.00 SF @	0.28 =	124.32
Paint the walls and ceiling - two coats	444.00 SF @	0.82 =	364.08
Floor protection - self-adhesive plastic film	108.00 SF @	0.54 =	58.32
Mask and prep for paint - plastic, paper, tape (per LF)	42.00 LF @	1.18 =	49.56
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	444.00 SF @	0.50 =	222.00
R&R Vinyl floor covering (sheet goods)	118.80 SF @	3.10 =	368.28
R&R Vinyl - metal transition strip	6.00 LF @	3.49 =	20.94
R&R Underlayment - 1/4" lauan/mahogany plywood	118.80 SF @	1.93 =	229.28
Additional charge for screwing down underlayment/subfloor	108.00 SF @	0.80 =	86.40
R&R Underlayment - 1/2" OSB	118.80 SF @	1.95 =	231.66
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	108.00 LF @	3.76 =	406.08
R&R Acoustic ceiling (popcorn) texture	108.00 SF @	1.10 =	118.80
Scrape the ceiling & prep for paint	108.00 SF @	0.55 =	59.40
Clean door hardware	1.00 EA @	5.15 =	5.15
Detach & Reset Occupancy sensor - switch	1.00 EA @	15.89 =	15.89
Heat/AC register - Mechanically attached - Detach & reset	1.00 EA @	13.07 =	13.07
Clean register - heat / AC	1.00 EA @	4.39 =	4.39
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Add for HEPA filter (for negative air exhaust fan)	1.00 EA @	188.41 =	188.41
Add for HEPA filter (for neg. air machine/vacuum - Large)	1.00 EA @	243.41 =	243.41
Vacuuming - (PER SF) - Heavy	134.40 SF @	0.15 =	20.16
Apply anti-microbial agent to more than the floor	151.20 SF @	0.29 =	43.85
Seal stud wall for odor control (anti-microbial coating)	134.40 SF @	1.93 =	259.39
Soda blasting - Extra heavy	134.40 SF @	2.83 =	380.35
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	7.00 EA @	37.00 =	259.00
Dehumidifier (per 24 hour period) - Large - No monitoring	7.00 EA @	73.00 =	511.00
Clean floor	108.00 SF @	0.33 =	35.64



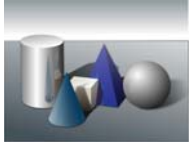
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### Dining Room

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Large room	1.00 EA @	68.05 =	68.05
Window drapery - hardware - Detach & reset	4.00 EA @	26.88 =	107.52
Window blind - horizontal or vertical - Detach & reset	3.00 EA @	26.88 =	80.64
Clean blinds - mini - small - Full service	3.00 EA @	19.70 =	59.10
R&R Casing - 2 1/4"	42.00 LF @	2.07 =	86.94
Remove Outlet or switch cover	5.00 EA @	0.50 =	2.50
(Install) Outlet or switch cover	5.00 EA @	1.92 =	9.60
Clean outlet or switch	5.00 EA @	2.68 =	13.40
R&R Baseboard - 2 1/4"	45.67 LF @	2.63 =	120.11
R&R Base shoe	45.67 LF @	1.26 =	57.55
R&R Reducer strip - for wood flooring	4.00 LF @	6.28 =	25.12
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	45.67 LF @	1.83 =	83.58
Clean base shoe	45.67 LF @	0.24 =	10.96
Seal & paint base shoe or quarter round	45.67 LF @	0.68 =	31.06
Caulking - silicone	32.00 LF @	2.17 =	69.44
R&R 1/2" drywall - hung, taped, with smooth wall finish	365.33 SF @	2.74 =	1,001.01
R&R Corner trim	17.00 LF @	1.69 =	28.73
Chandelier - Detach & reset	1.00 EA @	115.22 =	115.22
Clean chandelier	1.00 EA @	33.43 =	33.43
Clean the walls and ceiling	495.33 SF @	0.28 =	138.69
Paint the walls and ceiling - two coats	495.33 SF @	0.82 =	406.17
Floor protection - self-adhesive plastic film	130.00 SF @	0.54 =	70.20
Mask and prep for paint - plastic, paper, tape (per LF)	45.67 LF @	1.18 =	53.89
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	495.33 SF @	0.50 =	247.67
R&R Vinyl floor covering (sheet goods)	143.00 SF @	3.10 =	443.30
R&R Vinyl - metal transition strip	6.00 LF @	3.49 =	20.94
R&R Underlayment - 1/4" lauan/mahogany plywood	143.00 SF @	1.93 =	275.99
Additional charge for screwing down underlayment/subfloor	130.00 SF @	0.80 =	104.00
R&R Underlayment - 1/2" OSB	143.00 SF @	1.95 =	278.85
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	130.00 LF @	3.76 =	488.80
R&R Acoustic ceiling (popcorn) texture	130.00 SF @	1.10 =	143.00
Scrape the ceiling & prep for paint	130.00 SF @	0.55 =	71.50
Clean window unit (per side) 10 - 20 SF	3.00 EA @	11.63 =	34.89
Clean door hardware	1.00 EA @	5.15 =	5.15
Heat/AC register - Mechanically attached - Detach & reset	1.00 EA @	13.07 =	13.07
Clean register - heat / AC	1.00 EA @	4.39 =	4.39



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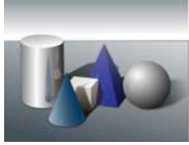
### CONTINUED - Dining Room

DESCRIPTION	QNTY	UNIT COST	TOTAL
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Vacuuming - (PER SF) - Heavy	146.13 SF @	0.15 =	21.92
Apply anti-microbial agent to more than the floor	182.00 SF @	0.29 =	52.78
Seal stud wall for odor control (anti-microbial coating)	146.13 SF @	1.93 =	282.03
Soda blasting - Extra heavy	146.13 SF @	2.83 =	413.55
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	7.00 EA @	37.00 =	259.00
Dehumidifier (per 24 hour period) - Large - No monitoring	7.00 EA @	73.00 =	511.00
Clean floor	130.00 SF @	0.33 =	42.90

### Living Room

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Large room	1.00 EA @	68.05 =	68.05
Window drapery - hardware - Detach & reset	4.00 EA @	26.88 =	107.52
Window blind - horizontal or vertical - Detach & reset	3.00 EA @	26.88 =	80.64
Clean blinds - mini - small - Full service	3.00 EA @	19.70 =	59.10
R&R Casing - 2 1/4"	42.00 LF @	2.07 =	86.94
Remove Outlet or switch cover	5.00 EA @	0.50 =	2.50
(Install) Outlet or switch cover	5.00 EA @	1.92 =	9.60
Clean outlet or switch	5.00 EA @	2.68 =	13.40
Panelboard - Detach & reset (per circuit)	1.00 EA @	28.24 =	28.24
R&R Baseboard - 2 1/4"	55.50 LF @	2.63 =	145.97
R&R Base shoe	55.50 LF @	1.26 =	69.94
Exterior door - Detach & reset	1.00 EA @	113.54 =	113.54
Door security chain set - Detach & reset	1.00 EA @	8.96 =	8.96
Wall decor - Standard grade	1.00 EA @	15.00 =	15.00
R&R Reducer strip - for wood flooring	4.00 LF @	6.28 =	25.12
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	55.50 LF @	1.83 =	101.57
Clean base shoe	55.50 LF @	0.24 =	13.32

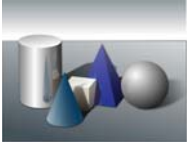


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### CONTINUED - Living Room

DESCRIPTION	QNTY	UNIT COST	TOTAL
Seal & paint base shoe or quarter round	55.50 LF @	0.68 =	37.74
Caulking - silicone	32.00 LF @	2.17 =	69.44
R&R 1/2" drywall - hung, taped, with smooth wall finish	444.00 SF @	2.74 =	1,216.56
R&R Corner trim	17.00 LF @	1.69 =	28.73
Clean the walls and ceiling	634.63 SF @	0.28 =	177.70
Paint the walls and ceiling - two coats	634.63 SF @	0.82 =	520.40
Floor protection - self-adhesive plastic film	190.63 SF @	0.54 =	102.94
Mask and prep for paint - plastic, paper, tape (per LF)	55.50 LF @	1.18 =	65.49
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	634.63 SF @	0.50 =	317.32
R&R Vinyl floor covering (sheet goods)	209.69 SF @	3.10 =	650.04
R&R Underlayment - 1/4" lauan/mahogany plywood	209.69 SF @	1.93 =	404.70
Additional charge for screwing down underlayment/subfloor	190.63 SF @	0.80 =	152.50
R&R Underlayment - 1/2" OSB	209.69 SF @	1.95 =	408.89
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	190.63 LF @	3.76 =	716.77
R&R Acoustic ceiling (popcorn) texture	190.63 SF @	1.10 =	209.70
Scrape the ceiling & prep for paint	190.63 SF @	0.55 =	104.85
Clean window unit (per side) 10 - 20 SF	3.00 EA @	11.63 =	34.89
Clean door hardware	1.00 EA @	5.15 =	5.15
Heat/AC register - Mechanically attached - Detach & reset	1.00 EA @	13.07 =	13.07
Clean register - heat / AC	1.00 EA @	4.39 =	4.39
Clean door / window opening (per side)	5.00 EA @	10.03 =	50.15
Paint door or window opening - 2 coats (per side)	5.00 EA @	26.53 =	132.65
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Vacuuming - (PER SF) - Heavy	1.00 SF @	0.15 =	0.15
Apply anti-microbial agent to more than the floor	266.88 SF @	0.29 =	77.40
Seal stud wall for odor control (anti-microbial coating)	177.60 SF @	1.93 =	342.77
Soda blasting - Extra heavy	177.60 SF @	2.83 =	502.61
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	7.00 EA @	37.00 =	259.00
Dehumidifier (per 24 hour period) - Large - No monitoring	7.00 EA @	73.00 =	511.00
Clean floor	190.63 SF @	0.33 =	62.91



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### Coat Closet

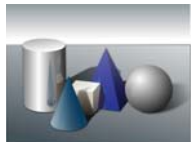
Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Small room	1.00 EA @	34.06 =	34.06
Detach & Reset Interior door unit	1.00 EA @	66.15 =	66.15
Shelving - wire (vinyl coated) - Detach & reset	3.00 LF @	7.83 =	23.49
Clean shelving - wire (vinyl coated)	3.00 LF @	1.36 =	4.08
R&R Baseboard - 2 1/4"	9.33 LF @	2.63 =	24.54
R&R Base shoe	9.33 LF @	1.26 =	11.75
R&R Reducer strip - for wood flooring	2.50 LF @	6.28 =	15.71
Clean baseboard	9.33 LF @	0.27 =	2.52
Seal & paint baseboard - three coats	9.33 LF @	1.83 =	17.07
Clean base shoe	9.33 LF @	0.24 =	2.24
Seal & paint base shoe or quarter round	9.33 LF @	0.68 =	6.34
R&R 1/2" drywall - hung, taped, with smooth wall finish	74.67 SF @	2.74 =	204.59
Clean the walls and ceiling	80.00 SF @	0.28 =	22.40
Paint the walls and ceiling - two coats	80.00 SF @	0.82 =	65.60
Floor protection - self-adhesive plastic film	5.33 SF @	0.54 =	2.88
Mask and prep for paint - plastic, paper, tape (per LF)	9.33 LF @	1.18 =	11.01
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	80.00 SF @	0.50 =	40.00
R&R Vinyl floor covering (sheet goods)	5.87 SF @	3.10 =	18.20
R&R Underlayment - 1/4" lauan/mahogany plywood	5.87 SF @	1.93 =	11.33
Additional charge for screwing down underlayment/subfloor	5.33 SF @	0.80 =	4.26
R&R Underlayment - 1/2" OSB	5.87 SF @	1.95 =	11.45
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	5.33 LF @	3.76 =	20.04
Clean door hardware	1.00 EA @	5.15 =	5.15
Clean door / window opening (per side)	1.00 EA @	10.03 =	10.03
Paint door or window opening - 2 coats (per side)	1.00 EA @	26.53 =	26.53
Clean floor	5.33 SF @	0.33 =	1.76

### Rear Bedroom

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Large room	1.00 EA @	68.05 =	68.05
Detach & Reset Interior door unit	1.00 EA @	66.15 =	66.15
Window drapery - hardware - Detach & reset	1.00 EA @	26.88 =	26.88
Window blind - horizontal or vertical - Detach & reset	1.00 EA @	26.88 =	26.88
Clean blinds - mini - small - Full service	1.00 EA @	19.70 =	19.70



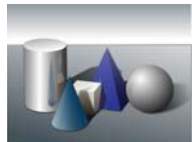
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### CONTINUED - Rear Bedroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
R&R Casing - 2 1/4"	42.00 LF @	2.07 =	86.94
Remove Outlet or switch cover	5.00 EA @	0.50 =	2.50
(Install) Outlet or switch cover	5.00 EA @	1.92 =	9.60
Clean outlet or switch	5.00 EA @	2.68 =	13.40
R&R Baseboard - 2 1/4"	49.67 LF @	2.63 =	130.63
R&R Base shoe	49.67 LF @	1.26 =	62.59
Door security chain set - Detach & reset	1.00 EA @	8.96 =	8.96
R&R Reducer strip - for wood flooring	2.50 LF @	6.28 =	15.71
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	49.67 LF @	1.83 =	90.90
Clean base shoe	49.67 LF @	0.24 =	11.92
Seal & paint base shoe or quarter round	49.67 LF @	0.68 =	33.78
R&R 1/2" drywall - hung, taped, with smooth wall finish	397.33 SF @	2.74 =	1,088.69
Clean the walls and ceiling	530.06 SF @	0.28 =	148.42
Paint the walls and ceiling - two coats	530.06 SF @	0.82 =	434.65
Floor protection - self-adhesive plastic film	132.72 SF @	0.54 =	71.67
Mask and prep for paint - plastic, paper, tape (per LF)	49.67 LF @	1.18 =	58.61
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	530.06 SF @	0.50 =	265.03
R&R Carpet	145.99 SF @	2.67 =	389.80
R&R Carpet pad	145.99 SF @	0.64 =	93.43
Additional charge for screwing down underlayment/subfloor	132.72 SF @	0.80 =	106.18
R&R Underlayment - 1/2" OSB	145.99 SF @	1.95 =	284.68
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	132.72 LF @	3.76 =	499.02
R&R Acoustic ceiling (popcorn) texture	132.72 SF @	1.10 =	145.99
Scrape the ceiling & prep for paint	132.72 SF @	0.55 =	73.00
Clean window unit (per side) 10 - 20 SF	1.00 EA @	11.63 =	11.63
Clean door hardware	1.00 EA @	5.15 =	5.15
Heat/AC register - Mechanically attached - Detach & reset	1.00 EA @	13.07 =	13.07
Clean register - heat / AC	1.00 EA @	4.39 =	4.39
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Add for HEPA filter (for negative air exhaust fan)	1.00 EA @	188.41 =	188.41





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### CONTINUED - Rear Bedroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
Add for HEPA filter (for neg. air machine/vacuum - Large)	1.00 EA @	243.41 =	243.41
Vacuuming - (PER SF) - Heavy	158.93 SF @	0.15 =	23.84
Apply anti-microbial agent to more than the floor	185.81 SF @	0.29 =	53.88
Seal stud wall for odor control (anti-microbial coating)	158.93 SF @	1.93 =	306.73
Soda blasting - Extra heavy	158.93 SF @	2.83 =	449.77
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	7.00 EA @	37.00 =	259.00
Dehumidifier (per 24 hour period) - Large - No monitoring	7.00 EA @	73.00 =	511.00
Clean floor	132.72 SF @	0.33 =	43.80

### Rear Closet

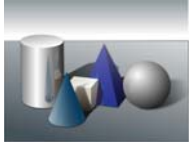
Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Small room	1.00 EA @	34.06 =	34.06
Bifold door set - (4 slabs only) - Double Detach & reset	1.00 EA @	29.14 =	29.14
Shelving - wire (vinyl coated) - Detach & reset	8.00 LF @	7.83 =	62.64
Clean shelving - wire (vinyl coated)	8.00 LF @	1.36 =	10.88
R&R Baseboard - 2 1/4"	21.00 LF @	2.63 =	55.23
R&R Base shoe	21.00 LF @	1.26 =	26.46
R&R Reducer strip - for wood flooring	4.00 LF @	6.28 =	25.12
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	21.00 LF @	1.83 =	38.43
Clean base shoe	21.00 LF @	0.24 =	5.04
Seal & paint base shoe or quarter round	21.00 LF @	0.68 =	14.28
R&R 1/2" drywall - hung, taped, with smooth wall finish	168.00 SF @	2.74 =	460.32
Clean the walls and ceiling	185.00 SF @	0.28 =	51.80
Paint the walls and ceiling - two coats	185.00 SF @	0.82 =	151.70
Floor protection - self-adhesive plastic film	17.00 SF @	0.54 =	9.18
Mask and prep for paint - plastic, paper, tape (per LF)	21.00 LF @	1.18 =	24.78
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	185.00 SF @	0.50 =	92.50
R&R Carpet	18.70 SF @	2.67 =	49.93
R&R Carpet pad	17.00 SF @	0.64 =	10.88

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### CONTINUED - Rear Closet

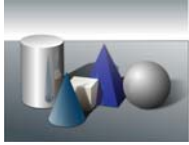
DESCRIPTION	QNTY	UNIT COST	TOTAL
R&R Underlayment - 1/4" lauan/mahogany plywood	18.70 SF @	1.93 =	36.09
Additional charge for screwing down underlayment/subfloor	17.00 SF @	0.80 =	13.60
R&R Underlayment - 1/2" OSB	18.70 SF @	1.95 =	36.47
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	17.00 LF @	3.76 =	63.92
Clean door hardware	1.00 EA @	5.15 =	5.15
Clean door / window opening (per side)	1.00 EA @	10.03 =	10.03
Paint door or window opening - 2 coats (per side)	1.00 EA @	26.53 =	26.53
Clean floor	17.00 SF @	0.33 =	5.61

### Center Bedroom

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Large room	1.00 EA @	68.05 =	68.05
Detach & Reset Interior door unit	1.00 EA @	66.15 =	66.15
Window drapery - hardware - Detach & reset	1.00 EA @	26.88 =	26.88
Window blind - horizontal or vertical - Detach & reset	1.00 EA @	26.88 =	26.88
Clean blinds - mini - small - Full service	1.00 EA @	19.70 =	19.70
R&R Casing - 2 1/4"	42.00 LF @	2.07 =	86.94
Remove Outlet or switch cover	5.00 EA @	0.50 =	2.50
(Install) Outlet or switch cover	5.00 EA @	1.92 =	9.60
Clean outlet or switch	5.00 EA @	2.68 =	13.40
R&R Baseboard - 2 1/4"	45.00 LF @	2.63 =	118.35
R&R Base shoe	45.00 LF @	1.26 =	56.70
Door security chain set - Detach & reset	1.00 EA @	8.96 =	8.96
R&R Reducer strip - for wood flooring	2.50 LF @	6.28 =	15.71
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	45.00 LF @	1.83 =	82.35
Clean base shoe	45.00 LF @	0.24 =	10.80
Seal & paint base shoe or quarter round	45.00 LF @	0.68 =	30.60
R&R 1/2" drywall - hung, taped, with smooth wall finish	360.00 SF @	2.74 =	986.40
Clean the walls and ceiling	486.50 SF @	0.28 =	136.22
Paint the walls and ceiling - two coats	486.50 SF @	0.82 =	398.93





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289 Jonesboro Rd.  
Ste 436  
McDonough, GA 30253  
4790222-0912

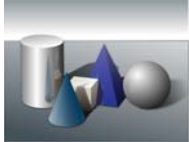
### CONTINUED - Center Bedroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
Floor protection - self-adhesive plastic film	126.50 SF @	0.54 =	68.31
Mask and prep for paint - plastic, paper, tape (per LF)	45.00 LF @	1.18 =	53.10
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	486.50 SF @	0.50 =	243.25
R&R Carpet	139.15 SF @	2.67 =	371.53
R&R Carpet pad	139.15 SF @	0.64 =	89.06
Additional charge for screwing down underlayment/subfloor	126.50 SF @	0.80 =	101.20
R&R Underlayment - 1/2" OSB	139.15 SF @	1.95 =	271.34
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	126.50 LF @	3.76 =	475.64
R&R Acoustic ceiling (popcorn) texture	126.50 SF @	1.10 =	139.15
Scrape the ceiling & prep for paint	126.50 SF @	0.55 =	69.58
Clean window unit (per side) 10 - 20 SF	1.00 EA @	11.63 =	11.63
Clean door hardware	1.00 EA @	5.15 =	5.15
Heat/AC register - Mechanically attached - Detach & reset	1.00 EA @	13.07 =	13.07
Clean register - heat / AC	1.00 EA @	4.39 =	4.39
Clean door / window opening (per side)	5.00 EA @	10.03 =	50.15
Paint door or window opening - 2 coats (per side)	5.00 EA @	26.53 =	132.65
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Add for HEPA filter (for negative air exhaust fan)	1.00 EA @	188.41 =	188.41
Add for HEPA filter (for neg. air machine/vacuum - Large)	1.00 EA @	243.41 =	243.41
Vacuuming - (PER SF) - Heavy	144.00 SF @	0.15 =	21.60
Apply anti-microbial agent to more than the floor	177.10 SF @	0.29 =	51.36
Seal stud wall for odor control (anti-microbial coating)	144.00 SF @	1.93 =	277.92
Soda blasting - Extra heavy	144.00 SF @	2.83 =	407.52
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	7.00 EA @	37.00 =	259.00
Dehumidifier (per 24 hour period) - Large - No monitoring	7.00 EA @	73.00 =	511.00
Clean floor	126.50 SF @	0.33 =	41.75

### Center Closet

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
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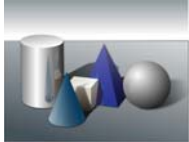
### CONTINUED - Center Closet

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Small room	1.00 EA @	34.06 =	34.06
Bifold door set - (4 slabs only) - Double Detach & reset	1.00 EA @	29.14 =	29.14
Shelving - wire (vinyl coated) - Detach & reset	8.00 LF @	7.83 =	62.64
Clean shelving - wire (vinyl coated)	8.00 LF @	1.36 =	10.88
R&R Baseboard - 2 1/4"	21.00 LF @	2.63 =	55.23
R&R Base shoe	21.00 LF @	1.26 =	26.46
R&R Reducer strip - for wood flooring	4.00 LF @	6.28 =	25.12
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	21.00 LF @	1.83 =	38.43
Clean base shoe	21.00 LF @	0.24 =	5.04
Seal & paint base shoe or quarter round	21.00 LF @	0.68 =	14.28
R&R 1/2" drywall - hung, taped, with smooth wall finish	168.00 SF @	2.74 =	460.32
Clean the walls and ceiling	185.00 SF @	0.28 =	51.80
Paint the walls and ceiling - two coats	185.00 SF @	0.82 =	151.70
Floor protection - self-adhesive plastic film	17.00 SF @	0.54 =	9.18
Mask and prep for paint - plastic, paper, tape (per LF)	21.00 LF @	1.18 =	24.78
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	185.00 SF @	0.50 =	92.50
R&R Carpet	18.70 SF @	2.67 =	49.93
R&R Carpet pad	17.00 SF @	0.64 =	10.88
R&R Underlayment - 1/4" lauan/mahogany plywood	18.70 SF @	1.93 =	36.09
Additional charge for screwing down underlayment/subfloor	17.00 SF @	0.80 =	13.60
R&R Underlayment - 1/2" OSB	18.70 SF @	1.95 =	36.47
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	17.00 LF @	3.76 =	63.92
Clean door hardware	1.00 EA @	5.15 =	5.15
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Clean floor	17.00 SF @	0.33 =	5.61

### Master Closet

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
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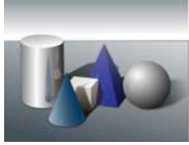
### CONTINUED - Master Closet

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Small room	1.00 EA @	34.06 =	34.06
Detach & Reset Interior door unit	1.00 EA @	66.15 =	66.15
Shelving - wire (vinyl coated) - Detach & reset	6.00 LF @	7.83 =	46.98
Clean shelving - wire (vinyl coated)	6.00 LF @	1.36 =	8.16
R&R Baseboard - 2 1/4"	18.83 LF @	2.63 =	49.52
R&R Base shoe	18.83 LF @	1.26 =	23.73
R&R Reducer strip - for wood flooring	4.00 LF @	6.28 =	25.12
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	18.83 LF @	1.83 =	34.46
Clean base shoe	18.83 LF @	0.24 =	4.52
Seal & paint base shoe or quarter round	18.83 LF @	0.68 =	12.80
R&R 1/2" drywall - hung, taped, with smooth wall finish	150.67 SF @	2.74 =	412.83
Clean the walls and ceiling	171.17 SF @	0.28 =	47.93
Paint the walls and ceiling - two coats	171.17 SF @	0.82 =	140.36
Floor protection - self-adhesive plastic film	20.50 SF @	0.54 =	11.07
Mask and prep for paint - plastic, paper, tape (per LF)	18.83 LF @	1.18 =	22.22
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	171.17 SF @	0.50 =	85.59
R&R Carpet	22.55 SF @	2.67 =	60.21
R&R Carpet pad	22.55 SF @	0.64 =	14.44
R&R Underlayment - 1/4" lauan/mahogany plywood	22.55 SF @	1.93 =	43.52
Additional charge for screwing down underlayment/subfloor	20.50 SF @	0.80 =	16.40
R&R Underlayment - 1/2" OSB	22.55 SF @	1.95 =	43.97
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	20.50 LF @	3.76 =	77.08
Clean door hardware	1.00 EA @	5.15 =	5.15
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Clean floor	20.50 SF @	0.33 =	6.77

### Master Bedroom

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
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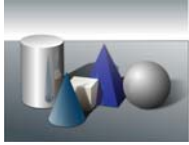


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### CONTINUED - Master Bedroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Large room	1.00 EA @	68.05 =	68.05
Detach & Reset Interior door unit	1.00 EA @	66.15 =	66.15
Window drapery - hardware - Detach & reset	1.00 EA @	26.88 =	26.88
Window blind - horizontal or vertical - Detach & reset	1.00 EA @	26.88 =	26.88
Clean blinds - mini - small - Full service	1.00 EA @	19.70 =	19.70
R&R Casing - 2 1/4"	42.00 LF @	2.07 =	86.94
Remove Outlet or switch cover	5.00 EA @	0.50 =	2.50
(Install) Outlet or switch cover	5.00 EA @	1.92 =	9.60
Clean outlet or switch	5.00 EA @	2.68 =	13.40
R&R Baseboard - 2 1/4"	42.00 LF @	2.63 =	110.46
R&R Base shoe	42.00 LF @	1.26 =	52.92
Door security chain set - Detach & reset	1.00 EA @	8.96 =	8.96
R&R Reducer strip - for wood flooring	2.50 LF @	6.28 =	15.71
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	42.00 LF @	1.83 =	76.86
Clean base shoe	42.00 LF @	0.24 =	10.08
Seal & paint base shoe or quarter round	42.00 LF @	0.68 =	28.56
R&R 1/2" drywall - hung, taped, with smooth wall finish	336.00 SF @	2.74 =	920.64
Clean the walls and ceiling	444.00 SF @	0.28 =	124.32
Paint the walls and ceiling - two coats	444.00 SF @	0.82 =	364.08
Floor protection - self-adhesive plastic film	108.00 SF @	0.54 =	58.32
Mask and prep for paint - plastic, paper, tape (per LF)	42.00 LF @	1.18 =	49.56
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	444.00 SF @	0.50 =	222.00
R&R Carpet	118.80 SF @	2.67 =	317.20
R&R Carpet pad	118.80 SF @	0.64 =	76.03
Additional charge for screwing down underlayment/subfloor	108.00 SF @	0.80 =	86.40
R&R Underlayment - 1/2" OSB	118.80 SF @	1.95 =	231.66
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	108.00 LF @	3.76 =	406.08
R&R Acoustic ceiling (popcorn) texture	108.00 SF @	1.10 =	118.80
Scrape the ceiling & prep for paint	108.00 SF @	0.55 =	59.40
Clean window unit (per side) 10 - 20 SF	1.00 EA @	11.63 =	11.63
Clean door hardware	1.00 EA @	5.15 =	5.15
Heat/AC register - Mechanically attached - Detach & reset	1.00 EA @	13.07 =	13.07



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### CONTINUED - Master Bedroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
Clean register - heat / AC	1.00 EA @	4.39 =	4.39
Clean door / window opening (per side)	4.00 EA @	10.03 =	40.12
Paint door or window opening - 2 coats (per side)	4.00 EA @	26.53 =	106.12
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Add for HEPA filter (for negative air exhaust fan)	1.00 EA @	188.41 =	188.41
Add for HEPA filter (for neg. air machine/vacuum - Large)	1.00 EA @	243.41 =	243.41
Vacuuming - (PER SF) - Heavy	134.40 SF @	0.15 =	20.16
Apply anti-microbial agent to more than the floor	151.20 SF @	0.29 =	43.85
Seal stud wall for odor control (anti-microbial coating)	134.40 SF @	1.93 =	259.39
Soda blasting - Extra heavy	134.40 SF @	2.83 =	380.35
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	7.00 EA @	37.00 =	259.00
Dehumidifier (per 24 hour period) - Large - No monitoring	7.00 EA @	73.00 =	511.00
Clean floor	108.00 SF @	0.33 =	35.64

### Hallway

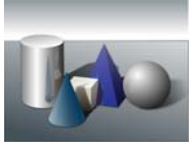
Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Remove Security system - motion detector	1.00 EA @	17.69 =	17.69
(Install) Security system - motion detector	1.00 EA @	67.05 =	67.05
Remove Security system - key pad	1.00 EA @	2.22 =	2.22
(Install) Security system - key pad	1.00 EA @	89.36 =	89.36
Clean computer keyboard - exterior wipe down	1.00 EA @	10.24 =	10.24
Thermostat - Detach & reset	1.00 EA @	43.69 =	43.69
Clean thermostat	1.00 EA @	9.86 =	9.86
Light fixture - Detach & reset	2.00 EA @	44.31 =	88.62
Clean light fixture	2.00 EA @	8.18 =	16.36
Clean attic or whole house fan	1.00 EA @	20.02 =	20.02
Smoke detector - Detach & reset	1.00 EA @	42.91 =	42.91
Clean smoke/carbon monoxide detector	1.00 EA @	4.83 =	4.83
R&R Casing - 2 1/4"	112.00 LF @	2.07 =	231.84
Remove Outlet or switch cover	2.00 EA @	0.50 =	1.00
(Install) Outlet or switch cover	2.00 EA @	1.92 =	3.84

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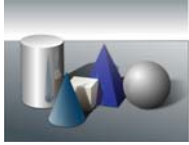


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### CONTINUED - Hallway

DESCRIPTION	QNTY	UNIT COST	TOTAL
Clean outlet or switch	2.00 EA @	2.68 =	5.36
R&R Baseboard - 2 1/4"	62.17 LF @	2.63 =	163.51
R&R Base shoe	62.17 LF @	1.26 =	78.33
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	62.17 LF @	1.83 =	113.77
Clean base shoe	62.17 LF @	0.24 =	14.92
Seal & paint base shoe or quarter round	62.17 LF @	0.68 =	42.28
R&R 1/2" drywall - hung, taped, with smooth wall finish	497.33 SF @	2.74 =	1,362.69
Clean the walls and ceiling	581.94 SF @	0.28 =	162.94
Paint the walls and ceiling - two coats	581.94 SF @	0.82 =	477.19
Floor protection - self-adhesive plastic film	84.61 SF @	0.54 =	45.69
Mask and prep for paint - plastic, paper, tape (per LF)	62.17 LF @	1.18 =	73.36
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	581.94 SF @	0.50 =	290.97
R&R Vinyl floor covering (sheet goods)	93.07 SF @	3.10 =	288.52
R&R Underlayment - 1/4" lauan/mahogany plywood	93.07 SF @	1.93 =	179.63
Additional charge for screwing down underlayment/subfloor	84.61 SF @	0.80 =	67.69
R&R Underlayment - 1/2" OSB	93.07 SF @	1.95 =	181.49
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	84.61 LF @	3.76 =	318.13
R&R Acoustic ceiling (popcorn) texture	84.61 SF @	1.10 =	93.07
Scrape the ceiling & prep for paint	84.61 SF @	0.55 =	46.54
Clean door hardware	1.00 EA @	5.15 =	5.15
Heat/AC register - Mechanically attached - Detach & reset	2.00 EA @	13.07 =	26.14
Clean register - heat / AC	2.00 EA @	4.39 =	8.78
Clean door / window opening (per side)	5.00 EA @	10.03 =	50.15
Paint door or window opening - 2 coats (per side)	5.00 EA @	26.53 =	132.65
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Apply anti-microbial agent to more than the floor	118.46 SF @	0.29 =	34.35
Seal stud wall for odor control (anti-microbial coating)	198.93 SF @	1.93 =	383.93
Soda blasting - Extra heavy	198.93 SF @	2.83 =	562.97
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	28.00 EA @	37.00 =	1,036.00
Dehumidifier (per 24 hour period) - Large - No monitoring	1.00 EA @	73.00 =	73.00
Clean floor	84.61 SF @	0.33 =	27.92



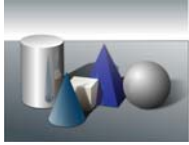
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			Height: 8'
A/C			
DESCRIPTION	QNTY	UNIT COST	TOTAL
Air handler - with heat element - Detach & reset	1.00 EA @	745.10 =	745.10
Clean air handler - Large	1.00 EA @	47.68 =	47.68
R&R Water heater platform - wood frame	1.00 EA @	343.70 =	343.70
R&R 1/2" drywall - hung, taped, with smooth wall finish	96.00 SF @	2.74 =	263.04
Clean the walls and ceiling	105.00 SF @	0.28 =	29.40
Paint the walls and ceiling - two coats	105.00 SF @	0.82 =	86.10
Seal the walls and ceiling w/PVA primer - one coat	105.00 SF @	0.50 =	52.50
R&R Underlayment - 1/2" OSB	9.90 SF @	1.95 =	19.31
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	9.00 LF @	3.76 =	33.84
Clean door hardware	1.00 EA @	5.15 =	5.15
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Clean floor	9.00 SF @	0.33 =	2.97

			Height: 8'
W/H			
DESCRIPTION	QNTY	UNIT COST	TOTAL
Bifold door set - (4 slabs only) - Double Detach & reset	1.00 EA @	29.14 =	29.14
Water heater - Detach & reset	1.00 EA @	511.20 =	511.20
Clean water heater	1.00 EA @	18.21 =	18.21
Contents - move out then reset - Small room	1.00 EA @	34.06 =	34.06
Detach & Reset Closet Organizer - Melamine	3.00 LF @	50.52 =	151.56
Clean shelving - wire (vinyl coated)	3.00 LF @	1.36 =	4.08
R&R Baseboard - 2 1/4"	22.00 LF @	2.63 =	57.86
R&R Base shoe	22.00 LF @	1.26 =	27.72
R&R Reducer strip - for wood flooring	4.00 LF @	6.28 =	25.12
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	22.00 LF @	1.83 =	40.26
Clean base shoe	22.00 LF @	0.24 =	5.28
Seal & paint base shoe or quarter round	22.00 LF @	0.68 =	14.96
R&R 1/2" drywall - hung, taped, with smooth wall finish	176.00 SF @	2.74 =	482.24
Clean the walls and ceiling	193.78 SF @	0.28 =	54.26
Paint the walls and ceiling - two coats	193.78 SF @	0.82 =	158.90
Floor protection - self-adhesive plastic film	17.78 SF @	0.54 =	9.60
Mask and prep for paint - plastic, paper, tape (per LF)	22.00 LF @	1.18 =	25.96
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72





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### CONTINUED - W/H

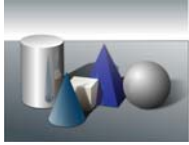
DESCRIPTION	QNTY	UNIT COST	TOTAL
Seal the walls and ceiling w/PVA primer - one coat	193.78 SF @	0.50 =	96.89
R&R Vinyl floor covering (sheet goods)	19.56 SF @	3.10 =	60.63
R&R Underlayment - 1/4" lauan/mahogany plywood	19.56 SF @	1.93 =	37.75
Additional charge for screwing down underlayment/subfloor	17.78 SF @	0.80 =	14.22
R&R Underlayment - 1/2" OSB	19.56 SF @	1.95 =	38.14
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	17.78 LF @	3.76 =	66.86
Clean door hardware	1.00 EA @	5.15 =	5.15
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Clean floor	17.78 SF @	0.33 =	5.87

### Laundry Room

Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Small room	1.00 EA @	34.06 =	34.06
Bifold door set - (4 slabs only) - Double Detach & reset	1.00 EA @	29.14 =	29.14
Remove Washing machine hose line - rubber (per pair)	1.00 EA @	9.79 =	9.79
(Install) Washing machine hose line - rubber (per pair)	1.00 EA @	17.90 =	17.90
Washing machine - Remove & reset	1.00 EA @	27.35 =	27.35
Clean washer - exterior	1.00 EA @	7.66 =	7.66
Dryer - Remove & reset	1.00 EA @	24.62 =	24.62
Clean dryer - exterior	1.00 EA @	7.84 =	7.84
Shelving - wire (vinyl coated) - Detach & reset	6.00 LF @	7.83 =	46.98
Clean shelving - wire (vinyl coated)	6.00 LF @	1.36 =	8.16
R&R Baseboard - 2 1/4"	19.33 LF @	2.63 =	50.84
R&R Base shoe	19.33 LF @	1.26 =	24.35
R&R Reducer strip - for wood flooring	4.00 LF @	6.28 =	25.12
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	19.33 LF @	1.83 =	35.37
Clean base shoe	19.33 LF @	0.24 =	4.64
Seal & paint base shoe or quarter round	19.33 LF @	0.68 =	13.14
R&R 1/2" drywall - hung, taped, with smooth wall finish	154.67 SF @	2.74 =	423.79





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McDonough, GA 30253  
4790222-0912

### CONTINUED - Laundry Room

DESCRIPTION	QNTY	UNIT COST	TOTAL
Clean the walls and ceiling	174.67 SF @	0.28 =	48.91
Paint the walls and ceiling - two coats	174.67 SF @	0.82 =	143.23
Floor protection - self-adhesive plastic film	20.00 SF @	0.54 =	10.80
Mask and prep for paint - plastic, paper, tape (per LF)	19.33 LF @	1.18 =	22.81
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	174.67 SF @	0.50 =	87.34
R&R Vinyl floor covering (sheet goods)	22.00 SF @	3.10 =	68.20
R&R Underlayment - 1/4" lauan/mahogany plywood	22.00 SF @	1.93 =	42.46
Additional charge for screwing down underlayment/subfloor	20.00 SF @	0.80 =	16.00
R&R Underlayment - 1/2" OSB	22.00 SF @	1.95 =	42.90
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	20.00 LF @	3.76 =	75.20
Clean door hardware	1.00 EA @	5.15 =	5.15
Clean door / window opening (per side)	3.00 EA @	10.03 =	30.09
Paint door or window opening - 2 coats (per side)	3.00 EA @	26.53 =	79.59
Clean floor	20.00 SF @	0.33 =	6.60

### Bathroom

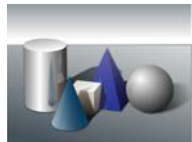
Height: 8'

DESCRIPTION	QNTY	UNIT COST	TOTAL
Contents - move out then reset - Small room	1.00 EA @	34.06 =	34.06
Detach & Reset Interior door unit	1.00 EA @	66.15 =	66.15
Toilet - Detach & reset	1.00 EA @	229.34 =	229.34
Remove Shower head only	1.00 EA @	5.88 =	5.88
(Install) Shower head only	1.00 EA @	26.77 =	26.77
Detach & Reset Tub/shower faucet	1.00 EA @	86.61 =	86.61
Vanity top - Detach & reset	2.00 LF @	35.18 =	70.36
Vanity - Detach & reset	2.00 LF @	47.21 =	94.42
Detach & Reset Sink faucet - Bathroom	1.00 EA @	113.26 =	113.26
R&R Plumbing fixture supply line	3.00 EA @	22.30 =	66.90
(Install) Floor drain - PVC - 2" to 4"	1.00 EA @	51.12 =	51.12
(Install) Floor drain - PVC - 6"	1.00 EA @	51.12 =	51.12
P-trap assembly - Detach & reset	1.00 EA @	56.24 =	56.24

SCOTT-JAN

2/5/2019

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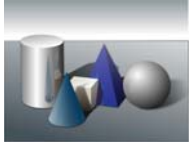


## Georgia General Contracting Consulting Company

GCCCC  
289 Jonesboro Rd.  
Ste 436  
McDonough, GA 30253  
4790222-0912

### CONTINUED - Bathroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
Drain/Vent line - ABS or PVC pipe - Detach & reset	2.00 LF @	6.98 =	13.96
R&R Fiberglass tub & shower combination	1.00 EA @	1,115.68 =	1,115.68
Clean bathroom fixtures - Heavy	1.00 EA @	89.37 =	89.37
R&R Casing - 2 1/4"	42.00 LF @	2.07 =	86.94
Remove Outlet or switch cover	5.00 EA @	0.50 =	2.50
(Install) Outlet or switch cover	5.00 EA @	1.92 =	9.60
Clean outlet or switch	5.00 EA @	2.68 =	13.40
Panelboard - Detach & reset (per circuit)	1.00 EA @	28.24 =	28.24
R&R Baseboard - 2 1/4"	30.00 LF @	2.63 =	78.90
R&R Base shoe	30.00 LF @	1.26 =	37.80
R&R Reducer strip - for wood flooring	2.50 LF @	6.28 =	15.71
Clean baseboard	10.00 LF @	0.27 =	2.70
Seal & paint baseboard - three coats	30.00 LF @	1.83 =	54.90
Clean base shoe	30.00 LF @	0.24 =	7.20
Seal & paint base shoe or quarter round	30.00 LF @	0.68 =	20.40
Caulking - silicone	32.00 LF @	2.17 =	69.44
R&R 1/2" drywall - hung, taped, with smooth wall finish	240.00 SF @	2.74 =	657.60
Clean the walls and ceiling	290.00 SF @	0.28 =	81.20
Paint the walls and ceiling - two coats	290.00 SF @	0.82 =	237.80
Floor protection - self-adhesive plastic film	50.00 SF @	0.54 =	27.00
Mask and prep for paint - plastic, paper, tape (per LF)	30.00 LF @	1.18 =	35.40
Mask the surface area per square foot - plastic and tape - 4 mil	32.00 SF @	0.21 =	6.72
Seal the walls and ceiling w/PVA primer - one coat	290.00 SF @	0.50 =	145.00
R&R Vinyl floor covering (sheet goods)	55.00 SF @	3.10 =	170.50
R&R Underlayment - 1/4" lauan/mahogany plywood	55.00 SF @	1.93 =	106.15
Additional charge for screwing down underlayment/subfloor	50.00 SF @	0.80 =	40.00
R&R Underlayment - 1/2" OSB	55.00 SF @	1.95 =	107.25
Temporary shoring post - Screw jack (per day)	2.00 DA @	40.46 =	80.92
R&R Joist - floor or ceiling - 2x8 - w/blocking	50.00 LF @	3.76 =	188.00
R&R Acoustic ceiling (popcorn) texture	50.00 SF @	1.10 =	55.00
Scrape the ceiling & prep for paint	50.00 SF @	0.55 =	27.50
Clean window unit (per side) 10 - 20 SF	3.00 EA @	11.63 =	34.89
Clean door hardware	1.00 EA @	5.15 =	5.15
Heat/AC register - Mechanically attached - Detach & reset	1.00 EA @	13.07 =	13.07
Clean register - heat / AC	1.00 EA @	4.39 =	4.39



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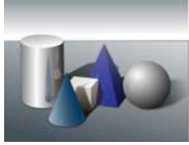
GGCCC  
289 Jonesboro Rd.  
Ste 436  
McDonough, GA 30253  
4790222-0912

### CONTINUED - Bathroom

DESCRIPTION	QNTY	UNIT COST	TOTAL
Clean door / window opening (per side)	1.00 EA @	10.03 =	10.03
Paint door or window opening - 2 coats (per side)	1.00 EA @	26.53 =	26.53
Negative air fan/Air scrubber (24 hr period) - No monit.	3.00 DA @	71.54 =	214.62
Add for HEPA filter (for negative air exhaust fan)	1.00 EA @	188.41 =	188.41
Add for HEPA filter (for neg. air machine/vacuum - Large)	1.00 EA @	243.41 =	243.41
Vacuuming - (PER SF) - Heavy	96.00 SF @	0.15 =	14.40
Apply anti-microbial agent to more than the floor	70.00 SF @	0.29 =	20.30
Seal stud wall for odor control (anti-microbial coating)	96.00 SF @	1.93 =	185.28
Soda blasting - Extra heavy	96.00 SF @	2.83 =	271.68
Add for personal protective equipment - Heavy duty	6.00 EA @	18.41 =	110.46
Axial fan air mover - 1 HP (per 24 hr period)-No monit.	28.00 EA @	37.00 =	1,036.00
Dehumidifier (per 24 hour period) - Large - No monitoring	1.00 EA @	73.00 =	73.00
Clean floor	50.00 SF @	0.33 =	16.50

### General

DESCRIPTION	QNTY	UNIT COST	TOTAL
Hazardous Waste/Mold Cleaning -Supervisory/Admin- per hour	9.00 HR @	71.99 =	647.91
Equipment decontamination charge - HVY, per piece of equip	19.00 EA @	58.65 =	1,114.35
Demolition Laborer - per hour	30.00 HR @	39.15 =	1,174.50
Post construction clean up			
Dumpster load - Approx. 40 yards, 7-8 tons of debris	1.00 EA @	697.28 =	697.28
Contamination - air or surface testing & lab analysis	12.00 EA @	110.06 =	1,320.72
Plastic bag - used for disposal of contaminated items	50.00 EA @	2.72 =	136.00
Residential Supervision / Project Management - per hour	30.00 HR @	56.50 =	1,695.00
Plumber - per hour	2.00 HR @	115.02 =	230.04
Pressure test			
Temporary power usage (per month)	1.00 MO @	117.91 =	117.91
Temporary toilet (per month)	1.50 MO @	106.15 =	159.23
Job-site cargo/storage container - 40' long - per month	1.00 MO @	140.00 =	140.00
Job-site cargo/storage container - 16' long - per month	1.00 MO @	70.00 =	70.00
Job-site cargo container - pick up/del. (each way) 16'-40'	4.00 EA @	150.00 =	600.00
Final cleaning - construction - Residential	1,080.00 SF @	0.20 =	216.00



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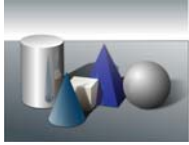
GGCCC  
289 Jonesboro Rd.  
Ste 436  
McDonough, GA 30253  
4790222-0912

### CONTINUED - General

DESCRIPTION	QNTY	UNIT COST	TOTAL
Engineering fees (Bid Item)	1.00 EA @	1,250.00 =	1,250.00
Taxes, insurance, permits & fees (Bid Item)	1.00 EA @	2,216.22 =	2,216.22

### Grand Total Areas:

3,964.00 SF Walls	1,037.07 SF Ceiling	5,001.07 SF Walls and Ceiling
1,037.07 SF Floor	115.23 SY Flooring	495.50 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	495.50 LF Ceil. Perimeter
1,037.07 Floor Area	1,144.13 Total Area	3,964.00 Interior Wall Area
1,237.50 Exterior Wall Area	137.50 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



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### Summary for Dwelling

Line Item Total			84,300.00
Material Sales Tax	@	8.000%	5,499.50
Storage Rental Tax	@	8.000%	16.80
Subtotal			89,816.30
Overhead	@	10.0%	8,980.50
Profit	@	15.0%	14,817.92
<b>Replacement Cost Value</b>			<b>\$113,614.72</b>
<b>Net Claim</b>			<b>\$113,614.72</b>

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Bruce Fredrics, RGA, CGA, AIC, ACS, CCA,  
 PCLA, LPCS, HCI, FSRT, WINDP, CMS, WRT,  
 AMRT

The Charter Oak Fire Insurance Company  
Po Box 430  
Buffalo, NY 14240-0430

Exhibit 6

03/26/2019

Janice Scott  
1590 Foote St Ne  
Atlanta GA 30307

**Insured:** Janice Scott  
**Claim Number:** H9L5871  
**Policy Number:** 0CJP39-982221530-633-1  
**Date of Loss:** 09/29/2018  
**Loss Location:** 1590 Foote St Ne Atlanta GA

Dear Janice Scott,

I am following up on our recent conversation about your claim. As we discussed, after researching this claim, The Charter Oak Fire Insurance Company determined that your policy does not cover long term water damage throughout many portions of the home. The reasons for this determination are outlined below.

You presented a claim for water damage to multiple rooms in the home. We inspected the damages with Janice Scott on 10/04/2018. Our research found there has been a pattern of water leaks from the plumbing of the home for at least several months or years. This damage was not hidden or unknown. There was also rain water located to have infiltrated the area around the kitchen door. This water caused rotting of the wood trim on the outside of the house as well as rust to the inside of the metal base. Additional conditions contributed to mold growth in the crawl-space including long term foundation and ground water leaking and the dryer vent exhausting into the crawl space. Since there was continuous or repeated seepage or leakage of water over a period of time, weeks, months or years, your policy does not provide coverage.

As a reference, I have provided the following section of your policy, (HO-3 (06/91)), which explains that this type of loss is not covered:

#### SECTION I - PERILS INSURED AGAINST

##### COVERAGE A DWELLING AND - COVERAGE B OTHER STRUCTURES

We insure against risks of direct physical loss to  
property described in COVERAGE A and B, EXCEPT

##### C. WE DO NOT COVER:

6. CONTINUOUS OR REPEATED SEEPAGE  
OR LEAKAGE OF WATER OR STEAM  
OVER A PERIOD OF TIME, WEEKS,  
MONTHS OR YEARS, FROM WITHIN A  
PLUMBING, DRAINAGE, HEATING, AIR  
CONDITIONING SYSTEM OR AUTOMATIC  
FIRE PROTECTIVE SPRINKLER SYSTEM  
OR FROM WITHIN A HOUSEHOLD APPLIANCE

SECTION I – EXCLUSIONS

WE DO NOT COVER LOSS RESULTING DIRECTLY  
OR INDIRECTLY FROM:

3. WATER DAMAGE, MEANING:

a. FLOOD, SURFACE WATER, WAVES,  
WAVE WASH, TIDAL WATER, OVERFLOW  
OF A BODY OF WATER, OR SPRAY FROM  
ANY OF THESE, WHETHER OR NOT A  
RESULT OF PRECIPITATION; OR DRIVEN  
BY WIND;

c. WATER BELOW THE SURFACE OF THE  
GROUND, INCLUDING WATER:

(1) WHICH EXERTS PRESSURE ON, OR  
SEEPS OR LEAKS THROUGH A  
BUILDING, DRIVEWAY, ROADWAY,  
WALKWAY, PAVEMENT, FOUNDATION,  
SPA, HOT TUB, SWIMMING  
POOL OR OTHER STRUCTURE;

This decision is based on the information and documentation we received during our research of this claim. If you are aware of any new or different information or documentation that might lead us to reconsider our decision, please contact me immediately.

Your policy may have other terms, conditions and exclusions that apply to this claim. We do not waive any rights, including our right to deny coverage, for any other valid reason under the policy or at law.

Please review the Suit Against Us condition of your policy as it contains important information about the period of time in which you may bring legal action.

If you have any questions, please contact me at (470)629-3915 or JTEITELB@travelers.com.

Sincerely,

Jeffrey Teitelbaum  
Claim Professional  
Direct: (470)629-3915  
Office: (800)238-6214 Ext. 629-3915  
Fax: (866)680-3951  
Email: JTEITELB@travelers.com